

In the claims:

1. (Currently amended) A method for estimating vehicle damage, comprising the steps of:
  - sensing a vehicle incident;
  - automatically sending vehicle incident data to a service center;
  - using the incident data to automatically estimate ~~[[a]] the~~ vehicle damage; and
  - utilizing the estimated vehicle damage in a vehicle insurance decision process.
2. (Currently amended) A method for estimating vehicle damage, comprising the steps of:
  - sensing a vehicle incident;
  - obtaining an incident delta velocity from the vehicle incident;
  - sending the incident delta velocity to a service center;
  - at the service center, using the incident delta velocity with vehicle identification information to automatically estimate a vehicle damage value;
  - receiving a claim damage estimate;
  - comparing the automatically estimated vehicle damage value to the claim damage estimate; and
  - in response to the comparison, making an insurance claim-processing related decision.
3. (Original) The method of claim 2, wherein the step of making an insurance claim-processing related decision includes requiring an insurance inspection if the automatically estimated vehicle damage value differs by more than a predetermined amount from the claim damage estimate.
4. (Original) The method of claim 2, wherein the step of making an insurance claim-processing related decision includes omitting an insurance inspection if the

automatically estimated vehicle damage value is consistent with the claim damage estimate.

5. (Currently amended) A system for estimating vehicle damage, comprising:  
a module sensing an occurrence of a vehicle incident and developing incident data responsive thereto;

an in-vehicle transceiver for automatically sending vehicle incident data to a service center;

an estimator within the service center using the incident data to automatically estimate a vehicle damage value; and

a decision processor providing a business recommendation responsive to the estimated vehicle damage value.

6. (Original) The system of claim 5, wherein the decision processor provides a recommendation to require further verification of a vehicle insurance claim if the vehicle insurance claim is not consistent with the estimated vehicle damage report.

7. (Original) The system of claim 5, wherein the decision processor provides a recommendation to process a vehicle insurance claim without an insurance inspection if the vehicle insurance claim is consistent with the estimated vehicle damage report.